



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [M&T BANK CORPORATION](#)

**City/State** [BUFFALO, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [150,589,668](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**M&T BANK CORPORATION**  
**ONE M&T PLAZA**  
**BUFFALO, NY 142032399**

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## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	149,461,802	128,540,048	135,492,616	119,591,179	117,151,241
Net income (\$000) .....	905,318	509,876	1,353,152	1,929,149	1,918,080
Number of BHCs in peer group .....		127		128	125

Earnings and Profitability:	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
2.58			3.02	2.84	60	2.87	2.77	49	3.47	3.01	72	3.49	3.08	70	
1.35			1.51	1.14	72	1.47	1.21	68	1.65	1.32	72	1.55	1.31	68	
2.34			2.57	2.63	57	2.42	2.57	51	2.84	2.69	64	2.77	2.71	58	
-0.05			0.89	0.85	58	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48	
0			0	0.03	21	0	0.02	25	0	0.01	28	0	0	58	
0			0	0	49	0	0	0	0	0	73	0	0	15	
1.61			1.04	0.64	68	1.32	1.04	70	2.15	1.56	92	2.16	1.57	90	
1.21			0.79	0.48	66	1	0.81	67	1.61	1.19	90	1.64	1.24	86	
1.21			0.79	0.50	65	1	0.82	66	1.61	1.19	90	1.64	1.24	86	
Net income (Subchapter S adjusted) .....				0.93			1.18			1.17				1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.93		3.71	3.78	43	3.41	3.55	36	4.53	4.41	60	4.34	4.24	56	
Interest expense .....	0.09		0.38	0.66	17	0.26	0.52	16	0.69	1.08	21	0.49	0.86	17	
Net interest income (tax equivalent) .....	2.84		3.34	3.10	62	3.14	3.01	51	3.84	3.33	72	3.85	3.38	74	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.25		0.25	0.28	60	0.26	0.27	61	0.16	0.21	52	0.15	0.22	49	
Earnings coverage of net loan and lease losses (X) .....	9.55		10.28	21.56	47	10.40	22.91	45	18.86	24.40	59	20.35	21.75	64	
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.64		1.69	1.51	72	1.78	1.58	70	1.16	0.83	84	1.16	0.90	81	
Allowance for loan and lease losses / Total loans and leases .....	1.62		1.68	1.48	74	1.76	1.55	70	1.16	0.81	84	1.15	0.89	82	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	2.34		1.25	0.66	89	1.96	0.71	93	1.15	0.57	92	1.10	0.61	90	
30-89 days past due loans and leases / Total loans and leases .....	0.66		0.63	0.36	80	0.67	0.39	82	1.31	0.43	92	1	0.44	90	
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-26.91		-10.95	6.94	8	-15.04	3.20	6	2.53	14.45	18	5.38	16.62	17	
Net short-term noncore funding dependence .....	-28.50		-14.28	-2.29	16	-18.16	-4.76	14	-2.91	3.38	23	-0.81	4.66	19	
Net loans and leases / Total assets .....	63.44		68.88	63.21	59	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73	
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.55		8.56	9.03	39	8.48	9.13	33	9.59	9.76	52	9.88	9.71	57	
Holding company equity capital / Total assets .....	11.10		11.43	11.06	56	11.35	11.16	55	13.11	12.43	60	12.87	12.22	65	
Total equity capital (including minority interest) / Total assets .....	11.10		11.43	11.18	54	11.35	11.29	52	13.11	12.57	58	12.87	12.27	65	
Common equity tier 1 capital / Total risk-weighted assets .....	10.72		9.50	12.01	8	10	12.38	14	9.73	12.17	14	10.13	12.12	17	
Net loans and leases / Equity capital (X) .....	5.71		6.03	5.78	57	5.98	5.58	59	5.72	5.21	64	5.66	5.29	58	
Cash dividends / Net income .....	35.25		62.63	60.26	57	47.10	42.30	58	32.38	33.12	50	30.39	27.31	52	
Cash dividends / Net income (Subchapter S adjusted) .....					61.66		-0.65			-12.02				17.36	
<b>Growth Rates</b>															
Assets .....	7.92		14.79	17.07	45	18.96	16.68	61	-0.19	9.26	10	1.27	7	19	
Equity capital .....	4.86		1.61	6.16	33	2.99	6.99	31	1.66	10.49	15	-4.87	7.89	7	
Net loans and leases .....	-0.60		8.18	13.26	39	7.71	9.07	53	2.77	9.10	26	0.55	7.89	13	
Noncore funding .....	-29.32		-35.54	-2.41	7	-17.95	-12.18	44	-33.49	6.59	4	87.78	10.67	97	
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0		0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37	
Long-term debt / Equity capital .....	4.64		4.95	13.39	36	4.84	13.56	32	4.90	13.04	40	4.89	13.37	43	
Equity investment in subsidiaries / Equity capital .....	102.44		102.91	103.11	52	103.19	102.81	55	102.17	103.22	47	102.45	103.10	50	
Cash from ops + noncash items + op expense / Op expense + dividends .....	133.65		135.03	154.33	53	107.04	147.24	29	294.36	190.27	82	199.64	174.91	65	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,877,006	2,002,420	3,923,400	4,390,449	4,115,857	-6.26	9.71
Income from lease financing receivables.....	22,541	24,773	51,653	51,733	48,704	-9.01	13.10
Fully taxable income on loans and leases.....	1,895,447	2,021,915	3,965,075	4,431,028	4,153,727	-6.25	10.52
Tax-exempt income on loans and leases.....	4,100	5,278	9,978	11,154	10,834	-22.32	-74.09
Estimated tax benefit on income on loans and leases.....	7,432	9,191	17,122	22,396	20,792	-19.13	-37.17
Income on loans and leases (tax equivalent).....	1,906,979	2,036,384	3,992,175	4,464,578	4,185,353	-6.35	9.43
Investment interest income (tax equivalent).....	67,298	93,306	168,925	274,809	309,036	-27.87	-63.08
Interest on balances due from depository institutions.....	15,584	23,145	32,956	141,397	108,182	-32.67	-26.94
Interest income on other earning assets.....	4,924	9,123	15,944	21,673	18,039	-46.03	-50.70
Total interest income (tax equivalent).....	1,994,785	2,161,958	4,210,000	4,902,457	4,620,610	-7.73	1.97
Interest on time deposits of \$250K or more .....	2,186	7,744	11,977	21,795	8,847	-71.77	
Interest on time deposits < \$250K.....	9,908	34,011	54,303	73,631	42,576	-70.87	
Interest on foreign office deposits .....	201	3,580	4,054	21,917	5,633	-94.39	-46.26
Interest on other deposits .....	19,556	104,456	146,701	368,003	215,411	-81.28	-46.91
Interest on other borrowings and trading liabilities.....	27,233	53,426	84,815	216,400	208,070	-49.03	-72.90
Interest on subordinated debt and mandatory convertible securities .....	4,501	15,502	24,545	47,583	45,872	-70.97	-76.01
Total interest expense.....	63,585	218,719	326,395	749,329	526,409	-70.93	-69.38
Net interest income (tax equivalent).....	1,931,200	1,943,239	3,883,605	4,153,128	4,094,201	-0.62	10.44
Non-interest income.....	1,010,066	970,648	1,989,574	1,967,448	1,816,559	4.06	20.19
Adjusted operating income (tax equivalent) .....	2,941,266	2,913,887	5,873,179	6,120,576	5,910,760	0.94	13.61
Overhead expense.....	1,749,487	1,653,660	3,276,949	3,392,488	3,242,320	5.79	16.83
Provision for credit losses.....	-36,800	575,000	800,000	176,000	132,000		
Securities gains (losses) .....	4	0	2	-4	18		-98.51
Other tax equivalent adjustments .....	0	0	-1	1	-2		
Pretax net operating income (tax equivalent).....	1,205,642	671,414	1,786,808	2,570,126	2,530,137	79.57	19.27
Applicable income taxes .....	292,859	152,241	416,369	618,112	590,160	92.37	-19.42
Tax equivalent adjustments .....	7,465	9,297	17,287	22,865	21,897	-19.71	-41.92
Applicable income taxes (tax equivalent).....	300,324	161,538	433,656	640,977	612,057	85.92	-20.18
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	905,318	509,876	1,353,152	1,929,149	1,918,080	77.56	42.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	905,318	509,876	1,353,152	1,929,149	1,918,080	77.56	42.67
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	905,318	509,876	1,353,152	1,929,149	1,918,080	77.56	42.67
Investment securities income (tax equivalent).....	67,298	93,306	168,925	274,809	309,036	-27.87	-63.08
US Treasury and agency securities (excluding mortgage-backed securities) .....	58	899	967	26,855	22,188	-93.55	-95.51
Mortgage-backed securities .....	65,707	89,674	163,499	239,651	278,388	-26.73	-62.46
All other securities .....	1,533	2,733	4,459	8,303	8,460	-43.93	-74.41
Cash dividends declared.....	319,122	319,316	637,304	624,698	582,979	-0.06	21.01
Common .....	285,022	285,188	569,076	552,216	510,458	-0.06	27.77
Preferred.....	34,100	34,128	68,228	72,482	72,521	-0.08	-16.08

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.67			3.36	3.46	39	3.11	3.27	34	4.10	4	60	3.94	3.87	59
Less: Interest expense .....	0.09			0.34	0.61	17	0.24	0.48	15	0.63	0.98	22	0.45	0.79	20
Equals: Net interest income (tax equivalent) .....	2.58			3.02	2.84	60	2.87	2.77	49	3.47	3.01	72	3.49	3.08	70
Plus: Non-interest income .....	1.35			1.51	1.14	72	1.47	1.21	68	1.65	1.32	72	1.55	1.31	68
Equals: adjusted operating income (tax equivalent) .....	3.94			4.53	4.05	77	4.33	4.04	70	5.12	4.41	80	5.05	4.46	83
Less: Overhead expense .....	2.34			2.57	2.63	57	2.42	2.57	51	2.84	2.69	64	2.77	2.71	58
Less: Provision for credit losses .....	-0.05			0.89	0.85	58	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48
Plus: Realized gains (losses) on held-to-maturity securities .....	0			0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0			0	0.03	22	0	0.02	27	0	0.01	27	0	0	58
Plus: other tax equivalent adjustments .....	0			0	0	49	0	0	17	0	0	73	0	0	15
Equals: Pretax net operating income (tax equivalent) .....	1.61			1.04	0.64	68	1.32	1.04	70	2.15	1.56	92	2.16	1.57	90
Less: Applicable income taxes (tax equivalent) .....	0.40			0.25	0.16	73	0.32	0.23	77	0.54	0.36	89	0.52	0.33	90
Less: Minority interest .....	0			0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.21			0.79	0.48	66	1	0.81	67	1.61	1.19	90	1.64	1.24	86
Plus: Net extraordinary items .....	0			0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.21			0.79	0.50	65	1	0.82	66	1.61	1.19	90	1.64	1.24	86
Memo: Net income (last four quarters) .....	1.20			1.19	0.81	78	1	0.82	66	1.61	1.19	90	1.64	1.24	86
Net income—BHC and noncontrolling (minority) interest .....	1.21			0.79	0.50	65	1	0.83	66	1.61	1.20	89	1.64	1.25	86
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.02			90.56	91.74	34	91.15	92.32	33	90.41	91.05	42	90.85	91.48	42
Average interest-bearing funds / Average assets .....	51.58			56.11	65.48	12	54.54	64.06	13	60.51	65.57	27	58.64	65.56	21
Interest income (tax equivalent) / Average earning assets .....	2.93			3.71	3.78	43	3.41	3.55	36	4.53	4.41	60	4.34	4.24	56
Interest expense / Average earning assets .....	0.09			0.38	0.66	17	0.26	0.52	16	0.69	1.08	21	0.49	0.86	17
Net interest income (tax equivalent) / Average earning assets .....	2.84			3.34	3.10	62	3.14	3.01	51	3.84	3.33	72	3.85	3.38	74
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.85			4.30	4.44	49	4.13	4.27	47	4.99	5.09	48	4.79	4.95	47
Interest-bearing bank balances .....	0.11			0.38	0.50	34	0.20	0.27	34	1.60	2.04	26	1.66	1.64	52
Federal funds sold and reverse repos .....	0.12			0.89	0.94	57	0.26	0.68	30	1.70	2.44	27	1.96	2.17	44
Trading assets .....	0.10			0.12	0.67	59	0.10	0.60	57	0.41	0.99	54	0.93	1.11	53
Total earning assets .....	2.92			3.70	3.74	46	3.39	3.51	37	4.51	4.36	61	4.32	4.20	56
Investment securities (tax equivalent) .....	2.24			2.22	2.51	23	2.17	2.25	42	2.47	2.76	26	2.33	2.68	22
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.17			13.79	2.01	98	7.68	1.75	97	2.34	2.32	61	1.18	2.05	7
Mortgage-backed securities .....	2.35			2.29	2.33	38	2.27	2.05	69	2.61	2.61	53	2.55	2.50	57
All other securities .....	2.19			3.89	3.48	72	3.17	3.24	56	5.66	4.06	86	5.42	4.20	82
Interest-bearing deposits .....	0.08			0.45	0.70	23	0.31	0.53	23	0.78	1.10	27	0.47	0.81	18
Time deposits of \$250K or more .....	1.10			2.15	1.67	89	1.93	1.42	87	2.29	1.96	76	1.39	1.44	41
Time deposits < \$250K .....	0.63			1.44	1.58	36	1.27	1.36	41	1.41	1.82	25	0.78	1.29	18
Other domestic deposits .....	0.06			0.36	0.50	30	0.24	0.36	30	0.69	0.93	35	0.42	0.67	26
Foreign deposits .....	0.08			0.52	0.59	53	0.35	0.42	53	1.58	1.19	73	1.31	0.97	75
Federal funds purchased and repos .....	0.01			0.90	0.85	67	0.70	0.62	70	1.55	1.86	39	1.29	1.51	43
Other borrowed funds and trading liabilities .....	1.46			1.90	1.62	68	1.61	1.50	56	2.81	2.38	74	2.53	2.28	65
All interest-bearing funds .....	0.16			0.61	0.92	20	0.44	0.74	20	1.04	1.49	24	0.77	1.19	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	1,010,066		970,648		1,989,574		1,967,448		1,816,559			
Fiduciary activities income .....	295,164		269,744		544,412		515,754		500,774			
Service charges on deposit accounts - domestic .....	137,039		135,967		270,745		331,510		331,766			
Trading revenue.....	12,840		29,306		40,536		62,044		32,547			
Investment banking fees and commissions.....	51,386		59,148		119,151		118,234		98,035			
Insurance activities revenue.....	25,149		24,920		47,022		47,198		47,215			
Venture capital revenue.....	-76		23,953		54,786		39,350		24,698			
Net servicing fees .....	107,121		97,375		183,515		226,308		202,006			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	136,709		117,083		285,163		159,569		120,934			
Other non-interest income.....	244,734		213,152		444,244		467,481		458,584			
Total overhead expenses .....	1,749,487		1,653,660		3,276,949		3,392,488		3,242,320			
Personnel expense.....	1,020,212		995,685		1,950,692		1,900,797		1,752,264			
Net occupancy expense.....	163,319		156,729		322,037		324,079		298,828			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	5,475		7,826		14,869		19,490		24,522			
Other operating expenses.....	560,481		493,420		989,351		1,148,122		1,166,706			
Fee income on mutual funds and annuities.....	28,730		34,526		66,060		71,070		65,295			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	12,679,678		12,590,281		12,899,348		12,520,155		10,798,355			
Number of equivalent employees .....	16,978		17,098		17,076		17,503		16,938			
Average personnel expense per employee.....	60.09		58.23		114.24		108.60		103.45			
Average assets per employee.....	8,803.26		7,517.84		7,934.68		6,832.61		6,916.47			
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	2.84		3.56	2.20	72	3.32	2.02	72	3.61	2.72	69	3.59
Overhead expenses / Net Interest Income + non-interest income .....	59.63		56.93	63.28	30	55.96	62.28	29	55.64	61.29	26	55.06
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.34		2.57	2.63	57	2.42	2.57	51	2.84	2.69	64	2.77
Personnel expense.....	1.37		1.55	1.31	76	1.44	1.30	63	1.59	1.41	69	1.50
Net occupancy expense.....	0.22		0.24	0.26	39	0.24	0.26	36	0.27	0.28	47	0.26
Other operating expenses.....	0.76		0.78	0.99	40	0.74	0.94	42	0.98	0.97	65	1.02
Overhead less non-interest income .....	0.99		1.06	1.36	28	0.95	1.25	27	1.19	1.32	36	1.22
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	59.48		56.75	62.83	32	55.80	61.82	29	55.43	60.64	28	54.85
Personnel expense.....	34.69		34.17	32.43	54	33.21	32.36	49	31.06	32.39	39	29.65
Net occupancy expense.....	5.55		5.38	6.65	27	5.48	6.58	30	5.29	6.52	25	5.06
Other operating expenses.....	19.24		17.20	23.06	25	17.10	22.28	27	19.08	21.20	44	20.15
Total non-interest income .....	34.34		33.31	27.40	67	33.88	28.83	64	32.14	29.23	66	30.73
Fiduciary activities income .....	10.04		9.26	2.10	92	9.27	2.09	93	8.43	1.97	92	8.47
Service charges on domestic deposit accounts .....	4.66		4.67	3.35	71	4.61	3.27	75	5.42	3.88	69	5.61
Trading revenue.....	0.44		1.01	1.60	64	0.69	1.28	62	1.01	1.18	64	0.55
Investment banking fees and commissions.....	1.75		2.03	2.64	59	2.03	2.46	61	1.93	3.54	52	1.66
Insurance activities revenue.....	0.86		0.86	0.39	80	0.80	0.41	77	0.77	0.47	76	0.80
Venture capital revenue.....	0		0.82	0	96	0.93	0.01	95	0.64	0.02	94	0.42
Net servicing fees .....	3.64		3.34	-0.20	96	3.12	0.01	96	3.70	0.28	98	3.42
Net securitization income .....	0		0	0	46	0	0	45	0	0.01	44	0
Net gain (loss) - sales of loans, OREO, and other assets .....	4.65		4.02	2.89	70	4.86	3.92	66	2.61	1.86	69	2.05
Other non-interest income.....	8.32		7.32	9.31	42	7.56	9.65	44	7.64	10.04	43	7.76
Overhead less non-interest income .....	25.14		23.44	34.19	17	21.92	31.93	23	23.28	31.06	26	24.12
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.29		22.67	18.39	75	23.30	18.63	81	24.05	20.56	78	23.33
Applicable income tax + TE / Pretax net operating income + TE .....	24.91		24.06	22.75	64	24.27	21.18	76	24.94	23.23	72	24.19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	57,441,620	56,992,863	58,354,295	56,190,676	56,400,088	0.79	-5.88
Commercial and industrial loans .....	20,424,471	23,396,420	22,431,380	19,037,513	18,208,703	-12.70	17.60
Loans to individuals .....	13,734,148	11,558,636	12,583,272	10,902,321	9,105,331	18.82	128.43
Loans to depository institutions and acceptances of other banks .....	12,412	1,899	2,026	2,559	2,795	553.61	919.05
Agricultural loans .....	21,143	25,649	25,593	32,001	24,492	-17.57	-72.60
Other loans and leases .....	5,479,638	5,782,081	5,139,301	4,757,799	4,725,068	-5.23	35.84
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	97,113,432	97,757,548	98,535,867	90,922,869	88,466,477	-0.66	9.71
Less: Allowance for loan and lease losses .....	1,575,128	1,638,236	1,736,387	1,051,071	1,019,444	-3.85	62.30
Net loans and leases .....	95,538,304	96,119,312	96,799,480	89,871,798	87,447,033	-0.60	9.12
Debt securities that reprice or mature in over 1 year .....	5,346,690	7,567,585	6,205,296	8,271,967	9,717,897	-29.35	-60.69
Mutual funds and equity securities .....	78,671	93,611	92,985	140,041	93,917	-15.96	-9.85
Subtotal .....	100,963,665	103,780,508	103,097,761	98,283,806	97,258,847	-2.71	-0.27
Interest-bearing bank balances .....	33,864,824	20,888,341	23,663,810	7,190,154	8,105,197	62.12	299.59
Federal funds sold and reverse repos .....	0	0	0	3,500	0		
Debt securities that reprice or mature within 1 year .....	330,215	408,451	364,263	698,498	2,274,261	-19.15	-58.53
Trading assets .....	712,558	1,293,534	1,068,581	470,129	185,584	-44.91	40.79
Total earning assets .....	135,872,338	126,375,054	128,196,451	106,651,315	107,830,880	7.52	22.38
Non-interest-bearing cash and due from depository institutions .....	1,410,468	1,354,815	1,552,743	1,432,805	1,605,439	4.11	9.81
Premises, fixed assets, and leases .....	1,112,624	1,143,835	1,154,020	1,124,342	630,734	-2.73	74.62
Other real estate owned .....	27,902	66,763	34,668	85,646	78,374	-58.21	-83.82
Investment in unconsolidated subsidiaries .....	46,816	33,135	39,387	33,563	102,462	41.29	-68.67
Intangible and other assets .....	12,119,520	10,563,367	11,623,836	10,545,086	9,849,514	14.73	14.86
Total assets .....	150,589,668	139,536,969	142,601,105	119,872,757	120,097,403	7.92	21.62
Quarterly average assets .....	150,706,845	136,433,397	144,646,733	122,513,033	118,025,351	10.46	21.99
Average loans and leases (YTD) .....	98,983,119	94,751,112	96,594,677	89,487,253	87,401,333	4.47	12.65
<b>Memoranda</b>							
Loans held-for-sale .....	888,304	695,969	1,057,443	442,079	551,697	27.64	47.55
Loans not held-for-sale .....	96,225,128	97,061,579	97,478,424	90,480,790	87,914,780	-0.86	9.45
Real estate loans secured by 1–4 family .....	20,350,206	19,734,064	20,673,367	20,538,568	21,993,849	3.12	-32.88
Commercial real estate loans .....	36,879,551	37,058,112	37,468,484	35,458,630	34,228,737	-0.48	20.60
Construction and land development .....	10,228,603	9,658,088	10,029,758	8,978,082	8,794,661	5.91	46.60
Multifamily .....	4,319,625	4,610,954	4,601,634	4,235,225	3,750,847	-6.32	5.88
Nonfarm nonresidential .....	22,331,323	22,789,070	22,837,092	22,245,323	21,683,229	-2.01	14.38
Real estate loans secured by farmland .....	154,969	153,546	157,170	143,856	133,194	0.93	61.56
Total investment securities .....	5,756,652	8,073,867	6,664,580	9,115,734	12,093,066	-28.70	-60.28
U.S. Treasury securities .....	10,103	12,892	12,337	259,629	1,783,324	-21.63	-97.47
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	149		-100.00
Municipal securities .....	546	2,731	1,531	4,915	9,153	-80.01	-99.39
Mortgage-backed securities .....	5,532,397	7,840,903	6,425,052	8,580,632	10,075,949	-29.44	-59.77
Asset-backed securities .....	0	0	0	0	108		-100.00
Other debt securities .....	134,935	123,730	132,675	130,517	130,466	9.06	11.88
Mutual funds and equity securities .....	78,671	93,611	92,985	140,041	93,917	-15.96	-9.85
Available-for-sale securities .....	3,959,783	5,821,274	4,822,606	6,318,776	8,682,509	-31.98	-66.78
U.S. Treasury securities .....	7,023	9,893	9,338	9,767	1,336,782	-29.01	-98.24
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	149		-100.00
Municipal securities .....	0	511	0	775	1,659	-100.00	-100.00
Mortgage-backed securities .....	3,820,490	5,690,177	4,683,454	6,180,956	7,217,013	-32.86	-66.09
Asset-backed securities .....	0	0	0	0	108		-100.00
Other debt securities .....	132,270	120,693	129,814	127,278	126,798	9.59	15.42
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	66,816	107,105	93,292	42,289	-61,157	-37.62	36.81
Available-for-sale securities appreciation (depreciation) .....	157,843	237,586	201,579	60,500	-186,914	-33.56	-53.60
Structured notes, fair value .....	0	0	0	0	15		-100.00
Pledged securities .....	4,201,934	3,919,769	4,158,851	1,782,386	2,311,918	7.20	-0.65

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	55,618,719	45,397,843	47,572,884	32,396,407	32,256,668	22.51	81.17
NOW, ATS and transaction accounts .....	13,608,598	12,700,953	14,628,231	10,943,947	7,667,469	7.15	416.88
Time deposits less brokered deposits < \$250K .....	-1,305,547	420,585	-1,073,562	2,180,507	2,276,354		
MMDA and other savings accounts .....	55,855,409	50,898,198	53,020,159	43,965,511	43,274,102	9.74	15.28
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	123,777,179	109,417,579	114,147,712	89,486,372	85,474,593	13.12	40.51
Time deposits of \$250K or more .....	327,491	622,251	454,420	808,143	874,586	-47.37	
Foreign deposits .....	27,935	892,539	684,554	1,706,748	834,079	-96.87	-88.02
Federal funds purchased and repos .....	91,235	152,515	59,482	164,042	607,532	-40.18	-95.65
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	909,149	1,758,967	349,976	1,499,211	5,420,514	-48.31	-40.50
Other borrowings w/remaining maturity over 1 year .....	1,526,823	2,464,902	2,451,803	3,436,538	4,902,141	-38.06	-69.75
Brokered deposits < \$250K .....	4,133,656	4,035,590	4,519,052	2,768,806	2,973,314	2.43	
Noncore funding .....	7,016,289	9,926,764	8,519,287	10,383,488	15,612,166	-29.32	-53.94
Trading liabilities .....	103,359	137,994	116,902	79,903	178,125	-25.10	-70.68
Subordinated notes and debentures + trust preferred securities .....	1,063,476	1,997,205	1,580,414	1,948,758	1,913,105	-46.75	-48.41
Other liabilities .....	1,909,061	2,112,322	2,049,507	2,257,587	1,459,223	-9.62	18.53
Total liabilities .....	133,869,364	123,591,864	126,413,822	104,156,108	104,637,212	8.32	24.70
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,250,000	1,250,000	1,250,000	1,250,000	1,231,500	0.00	1.50
Common stock .....	79,871	79,871	79,871	79,871	79,883	0.00	-0.14
Common surplus .....	6,620,528	6,599,069	6,617,404	6,593,539	6,579,342	0.33	-1.05
Retained earnings .....	14,030,215	12,919,345	13,444,428	12,820,916	11,516,672	8.60	59.41
Accumulated other comprehensive income .....	-176,974	244,630	-63,032	-206,680	-420,081		
Other equity capital components .....	-5,083,336	-5,147,810	-5,141,388	-4,820,997	-3,527,125		
Total holding company equity capital .....	16,720,304	15,945,105	16,187,283	15,716,649	15,460,191	4.86	1.51
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	16,720,304	15,945,105	16,187,283	15,716,649	15,460,191	4.86	1.51
Total liabilities and capital .....	150,589,668	139,536,969	142,601,105	119,872,757	120,097,403	7.92	21.62
<b>Memoranda</b>							
Non-interest-bearing deposits .....	55,646,654	45,397,843	47,572,884	32,396,407	32,256,668	22.58	81.26
Interest-bearing deposits .....	72,619,607	69,570,116	72,232,854	62,373,662	57,899,904	4.38	13.56
Total deposits .....	128,266,261	114,967,959	119,805,738	94,770,069	90,156,572	11.57	35.52
Long-term debt that reprices within 1 year .....	309,574	1,131,667	601,008	1,802,409	1,468,771	-72.64	-74.44
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	16,187,283	15,716,649	15,716,649	15,460,191	16,250,819		
Accounting restatements .....	0	-91,925	-91,925	0	0		
Net income .....	905,318	509,876	1,353,152	1,929,149	1,918,080		
Net sale of new perpetual preferred stock .....	0	0	0	14,500	0		
Net sale of new common stock .....	2,550	5,066	23,232	17,818	-11,746		
Sale of treasury stock .....	58,217	47,195	53,581	56,073	119,827		
Less: Purchase of treasury stock .....	0	373,750	373,750	1,349,785	2,194,396		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	319,122	319,316	637,304	624,698	582,979		
Change in other comprehensive income .....	-113,942	451,310	143,648	213,401	-39,414		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	16,720,304	15,945,105	16,187,283	15,716,649	15,460,191		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	38.14			40.84	36.22	53	40.92	36.22	55	46.88	37.78	64	46.96	37.19	65
Commercial and industrial loans .....	13.56			16.77	14.99	59	15.73	13.52	62	15.88	12.02	70	15.16	12.85	64
Loans to individuals .....	9.12			8.28	3.53	83	8.82	3.40	85	9.09	4.20	79	7.58	4.31	75
Loans to depository institutions and acceptances of other banks .....	0.01			0	0.04	63	0	0.03	69	0	0.04	64	0	0.05	64
Agricultural loans.....	0.01			0.02	0.20	40	0.02	0.19	40	0.03	0.24	44	0.02	0.30	42
Other loans and leases.....	3.64			4.14	4.66	53	3.60	4.63	52	3.97	5.01	50	3.93	5	46
Net loans and leases.....	63.44			68.88	63.21	59	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73
Debt securities over 1 year.....	3.55			5.42	14.01	10	4.35	15.55	8	6.90	14.60	12	8.09	14.63	17
Mutual funds and equity securities .....	0.05			0.07	0.05	71	0.07	0.05	71	0.12	0.06	76	0.08	0.06	68
Subtotal .....	67.05			74.37	78.43	21	72.30	78.16	18	81.99	79.65	34	80.98	79.97	31
Interest-bearing bank balances .....	22.49			14.97	6.78	92	16.59	7.51	91	6	3.06	80	6.75	3.04	84
Federal funds sold and reverse repos .....	0			0	0.86	26	0	0.82	26	0	1.57	57	0	1.66	23
Debt securities 1 year or less .....	0.22			0.29	1.83	14	0.26	1.68	17	0.58	1.91	30	1.89	1.96	67
Trading assets .....	0.47			0.93	1.09	68	0.75	1.01	68	0.39	1.19	65	0.15	1.33	57
Total earning assets.....	90.23			90.57	90.72	50	89.90	91.05	31	88.97	89.53	42	89.79	89.74	50
Non-interest cash and due from depository institutions.....	0.94			0.97	1.08	38	1.09	1.07	48	1.20	1.14	52	1.34	1.21	60
Other real estate owned.....	0.02			0.05	0.03	80	0.02	0.02	67	0.07	0.03	85	0.07	0.04	75
All other assets.....	8.84			8.46	8.16	57	9.01	7.82	68	9.83	9.27	61	8.88	8.98	48
<b>Memoranda</b>															
Short-term investments .....	22.71			15.26	10.58	78	16.85	11.17	79	6.58	7.63	59	8.64	7.80	69
U.S. Treasury securities.....	0.01			0.01	0.92	34	0.01	0.84	38	0.22	1.03	53	1.48	1.04	69
US agency securities (excluding mortgage-backed securities) .....	0			0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	21
Municipal securities .....	0			0	1.45	17	0	1.69	17	0	1.34	20	0.01	1.62	20
Mortgage-backed securities .....	3.67			5.62	11.11	20	4.51	11.75	13	7.16	11.44	24	8.39	11.13	33
Asset-backed securities .....	0			0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	51
Other debt securities .....	0.09			0.09	0.39	48	0.09	0.42	46	0.11	0.39	52	0.11	0.41	52
Loans held-for-sale.....	0.59			0.50	0.48	61	0.74	0.52	70	0.37	0.39	62	0.46	0.30	76
Loans held for investment .....	63.90			69.56	63.46	61	68.36	61.72	69	75.48	63.50	82	73.20	63.93	74
Real estate loans secured by 1–4 family .....	13.51			14.14	12.29	60	14.50	11.91	62	17.13	13.29	65	18.31	13.46	69
Revolving .....	2.46			3.01	1.80	73	2.81	1.66	72	3.72	2.07	76	3.99	2.27	76
Closed-end, secured by first liens .....	11.01			11.07	9.99	56	11.65	9.81	61	13.34	10.69	67	14.23	10.57	71
Closed-end, secured by junior liens .....	0.04			0.06	0.26	24	0.04	0.22	24	0.07	0.28	27	0.09	0.31	29
Commercial real estate loans .....	24.49			26.56	21.90	57	26.28	22.22	59	29.58	22.23	60	28.50	21.58	61
Construction and land development.....	6.79			6.92	3.32	85	7.03	3.40	86	7.49	3.44	86	7.32	3.51	84
Multifamily.....	2.87			3.30	3.07	63	3.23	3.12	61	3.53	3.01	68	3.12	2.72	65
Nonfarm nonresidential .....	14.83			16.33	14.50	55	16.01	14.72	51	18.56	14.69	61	18.05	14.44	59
Real estate loans secured by farmland.....	0.10			0.11	0.33	55	0.11	0.33	55	0.12	0.36	55	0.11	0.41	57

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
	59.15			58.30	55.37	45	59.22	57.15	44	61.80	57.46	47	63.75	56.49	51
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	20.96			20.19	19.50	53	20.98	19.43	54	22.59	20.75	57	24.86	21.10	60
Real estate loans secured by 1–4 family.....	3.82			4.30	2.79	71	4.06	2.64	68	4.91	3.15	72	5.42	3.50	73
Revolving .....	17.13			15.89	16.49	46	16.92	16.59	51	17.68	17.39	53	19.44	17.39	59
Closed-end.....	37.98			37.91	32.96	53	38.03	34.63	51	39	33.52	53	38.69	32.14	56
Commercial real estate loans .....	10.53			9.88	4.97	86	10.18	5.26	84	9.87	5.09	81	9.94	5.20	82
Construction and land development.....	1.37			1.52	0.93	71	1.30	0.93	65	1.69	0.94	74	1.80	1.02	73
1–4 family.....	9.16			8.35	3.90	91	8.88	4.19	91	8.19	4.02	85	8.14	4.05	84
Other.....	4.45			4.72	4.72	57	4.67	4.96	55	4.66	4.69	59	4.24	4.10	62
Multifamily.....	23			23.31	21.76	49	23.18	22.93	47	24.47	22.15	52	24.51	21.40	53
Nonfarm nonresidential .....	6.77			6.59	7.38	47	6.68	7.68	44	7.07	7.72	51	6.96	8.03	46
Owner-occupied.....	16.23			16.72	14.16	59	16.49	14.95	57	17.40	14.34	61	17.55	13.38	62
Other.....	0.16			0.16	0.52	53	0.16	0.54	52	0.16	0.55	53	0.15	0.63	55
Real estate loans secured by farmland.....	0.01			0	0.07	63	0	0.06	68	0	0.11	62	0	0.12	64
Loans to depository institutions and acceptances of other banks.....	21.03			23.93	23.90	52	22.76	22.17	55	20.94	19.53	60	20.58	20.32	59
Commercial and industrial loans .....	14.14			11.82	6.11	79	12.77	6.13	79	11.99	7.13	76	10.29	7.36	72
Loans to individuals .....	0.55			0.56	0.64	74	0.57	0.65	74	0.69	0.81	73	0.62	1.02	71
Credit card loans .....	0.02			0.03	0.31	39	0.03	0.32	38	0.04	0.37	42	0.03	0.46	41
Agricultural loans.....	5.64			5.91	8.93	52	5.22	9.09	48	5.23	9.85	42	5.34	9.66	40
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	414.12			447.99	392.62	51	436.12	381.27	53	454.80	391.26	55	461.80	379.80	58
Real estate loans secured by 1–4 family.....	146.71			155.12	133.24	61	154.50	125.03	64	166.24	138.18	63	180.08	137.84	66
Revolving .....	26.75			33.04	19.64	72	29.90	17.42	72	36.11	21.26	72	39.26	23.33	73
Closed-end.....	119.96			122.08	112.01	55	124.60	106.14	60	130.13	115.20	59	140.82	112.79	64
Commercial real estate loans .....	265.88			291.29	237.30	57	280.02	234.65	55	287	229.44	56	280.26	219.72	58
Construction and land development.....	73.74			75.92	35.78	86	74.96	35.62	85	72.67	34.95	83	72.01	35.36	83
1–4 family.....	9.59			11.72	6.74	74	9.54	6.34	69	12.42	6.61	73	13.02	7.04	73
Other.....	64.15			64.20	27.86	91	65.42	28.16	92	60.25	27.32	87	58.99	27.26	88
Multifamily.....	31.14			36.24	33.28	63	34.39	32.74	65	34.28	31.04	66	30.71	27.85	64
Nonfarm nonresidential .....	160.99			179.13	157.33	56	170.68	155.06	54	180.05	152.10	57	177.54	147.22	58
Owner-occupied.....	47.40			50.62	53.29	51	49.22	52.37	50	52.03	53.07	54	50.40	54.89	53
Other.....	113.60			128.51	101.60	61	121.46	100.54	60	128.03	97.41	64	127.14	91.80	66
Real estate loans secured by farmland.....	1.12			1.21	3.50	54	1.17	3.44	55	1.16	3.60	52	1.09	4.02	55
Loans to depository institutions and acceptances of other banks.....	0.09			0.01	0.38	62	0.02	0.28	68	0.02	0.44	63	0.02	0.54	66
Commercial and industrial loans .....	147.25			183.91	159.86	59	167.64	139.91	64	154.09	122.02	66	149.09	128.82	61
Loans to individuals .....	99.01			90.86	38.40	81	94.04	37.47	84	88.24	43.51	78	74.55	42.67	72
Credit card loans .....	3.83			4.28	3.43	76	4.17	3.30	75	5.07	4.34	75	4.52	5.31	73
Agricultural loans.....	0.15			0.20	2.03	40	0.19	1.88	41	0.26	2.18	41	0.20	2.72	44
Other loans and leases.....	39.50			45.45	51.14	59	38.41	49.54	54	38.51	52.44	50	38.69	51.79	47
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	34.99			35.11	26.07	75	34.92	27.32	68	35.65	26.45	71	35.58	24.79	75
(CECL transition adjusted) .....	245			269.77	186.18	76	257.19	183.76	75	262.33	178.57	75	257.71	167.93	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	292.40			320.39	244.21	65	306.41	240.85	63	314.35	236.10	63	308.11	225.98	65

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	22.71			15.26	10.58	78	16.85	11.17	79	6.58	7.63	59	8.64	7.80	69
Liquid assets .....	27.53			22.43	24.60	50	22.89	26.22	44	14.89	22.44	30	18.02	22.72	47
Investment securities.....	3.82			5.79	16.55	7	4.67	17.85	6	7.60	16.99	11	10.07	17.27	15
Net loans and leases.....	63.44			68.88	63.21	59	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73
Net loans, leases and standby letters of credit .....	65.06			70.71	64.12	64	69.57	62.48	70	77.13	64.84	82	74.89	65.07	78
Core deposits .....	82.20			78.41	68.08	78	80.05	70.67	79	74.65	63.09	75	71.17	62.13	63
Noncore funding .....	4.66			7.11	16.68	21	5.97	14.13	24	8.66	19.36	19	13	21.34	31
Time deposits of \$250K or more .....	0.22			0.45	2.56	7	0.32	2.11	7	0.67	2.94	10	0.73	2.89	13
Foreign deposits .....	0.02			0.64	0.41	83	0.48	0.36	83	1.42	0.43	84	0.69	0.47	82
Federal funds purchased and repos.....	0.06			0.11	1.49	28	0.04	1.47	23	0.14	1.94	25	0.51	1.97	35
Secured federal funds purchased .....	0			0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold).....	0.06			0.11	0.52	42	0.04	0.54	41	0.13	0.48	41	0.51	0.54	47
Commercial paper .....	0			0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.60			1.26	2.06	46	0.25	1.24	39	1.25	3.01	32	4.51	3.67	63
Earning assets that reprice within 1 year .....	56.58			52.58	39.71	85	53.47	39.38	86	52.64	39.29	86	53.58	40.29	84
Interest-bearing liabilities that reprice within 1 year.....	1.68			2.93	9.42	8	2.12	8.20	9	3.40	10.19	10	3.05	10.01	12
Long-term debt that reprices within 1 year .....	0.21			0.81	0.56	78	0.42	0.47	72	1.50	0.96	76	1.22	1.34	69
Net assets that reprice within 1 year .....	54.69			48.83	28.34	92	50.93	29.11	93	47.73	26.63	92	49.30	27.38	92
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-26.91			-10.95	6.94	8	-15.04	3.20	6	2.53	14.45	18	5.38	16.62	17
Net short-term noncore funding dependence .....	-28.50			-14.28	-2.29	16	-18.16	-4.76	14	-2.91	3.38	23	-0.81	4.66	19
Short-term investment / Short-term noncore funding .....	631.89			329.42	138.95	89	453.70	184.19	89	157.04	77.77	80	108.17	66.46	80
Liquid assets - short-term noncore funding / Nonliquid assets.....	33.03			22.95	23.27	58	24.87	28.18	52	12.56	16.97	47	12.24	16.04	52
Net loans and leases / Total deposits .....	74.48			83.61	82.84	47	80.80	79.43	56	94.83	90.31	60	96.99	90.08	73
Net loans and leases / Core deposits .....	77.19			87.85	93.70	41	84.80	88.34	48	100.43	103.93	50	102.31	105	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	0.54			0.95	1.82	44	0.79	1.57	44	0.37	0.72	47	-0.55	-0.82	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.26			2.10	4.82	19	1.70	4.31	16	0.54	1.36	34	-1.67	-1.98	56
Structured notes appreciation (depreciation) / Tier 1 capital.....					0			0.02			0		0	-0.05	78
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	29.85			26.74	12.14	75	26.24	11.38	75	29.15	12.67	78	27.43	16.19	67
Available-for-sale securities .....	68.79			72.10	85.75	22	72.36	87.23	22	69.32	85.40	20	71.80	81.88	31
U.S. Treasury securities.....	0.18			0.16	5.43	35	0.19	4.72	42	2.85	6.15	55	14.75	6.99	78
US agency securities (excluding mortgage-backed securities) .....	0			0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	20
Municipal securities .....	0.01			0.03	9.39	19	0.02	9.83	18	0.05	7.75	20	0.08	9.16	20
Mortgage-backed securities.....	96.10			97.11	67.27	93	96.41	66.64	92	94.13	67.43	91	83.32	65.45	78
Asset-backed securities.....	0			0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	51
Other debt securities .....	2.34			1.53	2.93	55	1.99	3.01	53	1.43	2.94	56	1.08	2.79	53
Mutual funds and equity securities .....	1.37			1.16	0.37	83	1.40	0.35	89	1.54	0.40	89	0.78	0.42	75
Debt securities 1 year or less .....	5.74			5.06	11.75	28	5.47	10.55	34	7.66	11.86	48	18.81	11.91	79
Debt securities 1 to 5 years .....	1.66			1.46	18.03	11	1.46	17.03	10	1.23	17.94	8	1.13	19.18	10
Debt securities over 5 years.....	91.22			92.27	66.01	88	91.65	69.86	83	89.51	66.02	80	79.22	64.73	62
Pledged securities .....	72.99			48.55	37.40	64	62.40	35.67	81	19.55	30.57	40	19.12	33.30	34
Structured notes, fair value.....	0			0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	83
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	60.56			99.69	146.89	48	204.46	183.32	65	-23.96	26.69	15	65.30	6.77	94
Investment securities.....	-28.70			-27.50	14.17	1	-26.89	23.62	3	-24.62	11.75	0	-15.13	9.42	6
Core deposits .....	13.12			26.34	25.99	56	27.56	26.88	60	4.69	11.23	31	-5.36	7.29	5
Noncore funding .....	-29.32			-35.54	-2.41	7	-17.95	-12.18	44	-33.49	6.59	4	87.78	10.67	97

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	33,801,923	33,261,810	32,993,395	31,182,228	27,703,324
Commit: Secured commercial real estate loans .....	6,111,533	8,681,639	7,285,634	9,063,457	7,566,061
Commit: Unsecured real estate loans .....	698,901	894,603	868,426	871,009	760,068
Credit card lines (reported semiannually, June/Dec) .....	4,753,153	4,343,733	4,566,331	4,185,337	3,550,790
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	2,437,278	2,544,561	2,406,056	2,588,301	2,498,748
Commercial and similar letters of credit .....	30,893	38,297	27,370	41,637	56,326
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	3,481,645	2,782,231	3,487,241	1,544,652	1,405,473
Written options contracts (interest rate) .....	1,495,062	1,918,505	1,638,664	1,572,387	1,876,816
Purchased options contracts (interest rate) .....	1,495,061	1,918,506	1,638,664	17,182,387	17,486,816
Interest rate swaps .....	61,610,313	85,875,004	80,968,046	82,584,630	43,104,597
Futures and forward foreign exchange .....	661,182	752,855	566,363	912,496	671,244
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	22.45		23.84	21.74	62	23.14	22.01	59	26.01	23.52	64	23.07	24.05	57	
Standby letters of credit .....	1.62		1.82	0.72	88	1.69	0.71	87	2.16	0.84	88	2.08	0.92	87	
Commercial and similar letters of credit .....	0.02		0.03	0.02	78	0.02	0.02	70	0.03	0.02	78	0.05	0.02	77	
Securities lent .....	0		0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39	
Credit derivatives - notional amount (holding company as guarantor) .....	0		0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27	
Credit derivatives - notional amount (holding company as beneficiary) .....	0		0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0		0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0		0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34	
Derivative contracts .....	45.65		66.83	51.68	82	61.92	48.62	79	86.59	68.47	82	53.74	65.81	76	
Interest rate contracts .....	45.21		66.29	36.85	85	61.52	34.36	84	85.83	47.31	84	53.18	43.84	79	
Interest rate futures and forward contracts .....	2.31		1.99	9.28	65	2.45	6.21	69	1.29	10.67	65	1.17	11.40	68	
Written options contracts (interest rate) .....	0.99		1.37	2.30	58	1.15	2.18	56	1.31	2.47	68	1.56	2.16	72	
Purchased options contracts (interest rate) .....	0.99		1.37	1.51	74	1.15	1.46	73	14.33	2.65	91	14.56	2.32	92	
Interest rate swaps .....	40.91		61.54	22.27	89	56.78	20.83	88	68.89	28.86	89	35.89	26.74	82	
Foreign exchange contracts .....	0.44		0.54	5.77	68	0.40	6.01	65	0.76	10.12	65	0.56	10.92	68	
Futures and forward foreign exchange contracts .....	0.44		0.54	3.58	73	0.40	3.47	69	0.76	5.23	71	0.56	5.22	72	
Written options contracts (foreign exchange) .....	0		0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37	
Purchased options contracts (foreign exchange) .....	0		0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37	
Foreign exchange rate swaps .....	0		0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37	
Equity, commodity, and other derivative contracts .....	0		0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31	
Commodity and other futures and forward contracts .....	0		0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39	
Written options contracts (commodity and other) .....	0		0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34	
Purchased options contracts (commodity and other) .....	0		0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34	
Commodity and other swaps .....	0		0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35	
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	34.15		35.10	41.55	55	34.16	42.82	55	34.85	45.53	48	31.70	44.93	45	

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	68,743,263	93,247,101	88,298,978	103,796,552	64,544,946
Interest rate contracts .....	68,082,081	92,494,246	87,732,615	102,884,056	63,873,702
Foreign exchange contracts.....	661,182	752,855	566,363	912,496	671,244
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	4,142,827	3,535,086	4,053,604	2,457,148	2,076,717
Written options .....	1,495,062	1,918,505	1,638,664	1,572,387	1,876,816
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,495,062	1,918,505	1,638,664	1,572,387	1,876,816
Purchased options .....	1,495,061	1,918,506	1,638,664	17,182,387	17,486,816
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,495,061	1,918,506	1,638,664	17,182,387	17,486,816
Swaps .....	61,610,313	85,875,004	80,968,046	82,584,630	43,104,597
Held for trading.....	31,411,618	33,212,130	33,761,737	44,753,804	43,289,473
Interest rate contracts .....	30,750,436	32,459,275	33,195,374	43,841,308	42,618,229
Foreign exchange contracts.....	661,182	752,855	566,363	912,496	671,244
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	37,331,645	60,034,971	54,537,241	59,042,748	21,255,473
Interest rate contracts .....	37,331,645	60,034,971	54,537,241	59,042,748	21,255,473
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	63,735,144	88,631,820	83,170,228	100,779,530	61,756,632
One year or less .....	46,305,093	65,085,559	60,316,671	78,852,071	31,865,329
Over 1 year to 5 years .....	11,460,599	14,824,534	15,413,888	13,670,823	23,781,535
Over 5 years .....	5,969,452	8,721,727	7,439,669	8,256,636	6,109,768
Gross negative fair value (absolute value) .....	115,867	154,971	140,485	87,304	192,118
Gross positive fair value.....	723,285	1,312,177	1,086,220	432,188	149,846
Held for trading.....	675,403	1,265,906	1,036,756	415,722	130,221
Non-traded.....	47,882	46,271	49,464	16,466	19,625
Current credit exposure on risk-based capital derivative contracts .....	677,181	1,271,003	1,037,187	421,344	138,706
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
	99.04			99.19	95.13	44	99.36	94.10	44	99.12	93.44	45	98.96	92.91	49
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.96			0.81	2.75	62	0.64	3.49	62	0.88	3.20	62	1.04	3.39	59
Foreign exchange contracts .....	0			0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	6.03			3.79	12.99	36	4.59	14.05	41	2.37	13.49	33	3.22	12.78	37
Written options .....	2.17			2.06	8.37	32	1.86	8.18	32	1.51	5.91	35	2.91	6.60	44
Exchange-traded .....	0			0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	2.17			2.06	7.94	33	1.86	7.73	33	1.51	5.10	37	2.91	5.49	49
Purchased options .....	2.17			2.06	3.38	63	1.86	3.42	57	16.55	4.42	86	27.09	4.19	94
Exchange-traded .....	0			0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	2.17			2.06	2.87	66	1.86	2.86	61	16.55	3.35	90	27.09	3.20	96
Swaps .....	89.62			92.09	69.92	74	91.70	68.76	72	79.56	69.75	48	66.78	70.34	38
Held for trading .....	45.69			35.62	43.50	44	38.24	43.53	46	43.12	44.16	46	67.07	46.31	50
Interest rate contracts .....	44.73			34.81	37.56	47	37.59	36.62	49	42.24	37.24	51	66.03	38.40	61
Foreign exchange contracts .....	0.96			0.81	1.40	72	0.64	1.60	71	0.88	1.60	70	1.04	1.85	70
Equity, commodity, and other contracts .....	0			0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	54.31			64.38	56.50	55	61.76	56.47	53	56.88	55.84	53	32.93	53.69	49
Interest rate contracts .....	54.31			64.38	54.31	59	61.76	53.82	57	56.88	52.22	56	32.93	50.60	50
Foreign exchange contracts .....	0			0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0			0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	92.71			95.05	89.91	49	94.19	91.48	44	97.09	93.86	48	95.68	94.47	44
One year or less .....	67.36			69.80	30.94	84	68.31	32.05	85	75.97	32.17	84	49.37	32.51	70
Over 1 year to 5 years .....	16.67			15.90	27.26	37	17.46	27.06	36	13.17	30.45	28	36.84	31.16	61
Over 5 years .....	8.68			9.35	28.48	27	8.43	29.56	24	7.95	28.09	26	9.47	28.71	29
Gross negative fair value (absolute value) .....	0.17			0.17	1.76	11	0.16	1.55	7	0.08	0.83	8	0.30	0.72	15
Gross positive fair value .....	1.05			1.41	2.69	29	1.23	2.23	23	0.42	1.19	16	0.23	0.85	6
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0.01	0.07	29	0.01	0.07	29	0.01	0.06	35	0.02	0.06	54
Gross positive fair value (X) .....	0.06			0.12	0.11	65	0.09	0.09	66	0.04	0.07	61	0.01	0.06	45
Held for trading (X) .....	0.05			0.11	0.08	71	0.09	0.07	72	0.04	0.06	69	0.01	0.05	56
Non-traded (X) .....	0			0	0.02	35	0	0.02	39	0	0.01	41	0	0.01	38
Current credit exposure (X) .....	0.05			0.11	0.08	70	0.09	0.06	71	0.04	0.05	64	0.01	0.04	57
Credit losses on derivative contracts .....	0			0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0			0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0			0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.65			1.20	1.03	67	0.98	0.85	67	0.41	0.73	61	0.14	0.53	57

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	1,736,387	1,051,071	1,051,071	1,019,444	1,017,198
Gross losses .....	203,294	159,101	333,507	237,708	231,241
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	82,035	38,809	86,366	93,335	101,487
Net losses .....	121,259	120,292	247,141	144,373	129,754
Provision for loan and lease losses .....	-40,000	575,000	800,000	176,000	132,000
Adjustments .....	0	132,457	132,457	0	0
Ending balance .....	1,575,128	1,638,236	1,736,387	1,051,071	1,019,444
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.05			0.89	0.85	59	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48
Provision for loan and lease losses / Average loans and leases .....	-0.08			1.21	1.37	52	0.83	0.82	57	0.20	0.24	51	0.15	0.24	41
Provision for loan and lease losses / Net loan and lease losses .....	-32.99			478	792.43	45	323.70	487.86	48	121.91	130.58	55	101.73	134.68	39
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.64			1.69	1.51	72	1.78	1.58	70	1.16	0.83	84	1.16	0.90	81
Allowance for loan and lease losses / Total loans and leases .....	1.62			1.68	1.48	74	1.76	1.55	70	1.16	0.81	84	1.15	0.89	82
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.49			6.81	11.83	47	7.03	11.58	50	7.28	8.03	65	7.86	7.54	66
Allowance for loan and lease losses / Nonaccrual assets .....	70.22			141.12	321.01	18	91.61	299.17	8	108.54	218.72	25	113.20	214.03	27
ALLL / 90+ days past due + nonaccrual loans and leases .....	47.45			96.80	244.42	15	63.08	244.34	9	64.46	151.73	19	77.68	160.51	20
Gross loan and lease losses / Average loans and leases .....	0.41			0.34	0.35	62	0.35	0.34	63	0.27	0.28	56	0.26	0.30	57
Recoveries / Average loans and leases .....	0.17			0.08	0.07	70	0.09	0.07	70	0.10	0.08	73	0.12	0.09	73
Net losses / Average loans and leases .....	0.25			0.25	0.28	60	0.26	0.27	61	0.16	0.21	52	0.15	0.22	49
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0			0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	24.60			16.33	15.46	60	36.33	33.98	62	40.36	36.22	68	45.19	41.30	66
Earnings coverage of net loan and lease losses (X) .....	9.55			10.28	21.56	47	10.40	22.91	45	18.86	24.40	59	20.35	21.75	64
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.22			0.08	0.03	85	0.06	0.04	71	0.03	0.01	74	0.01	0.02	52
Real estate loans secured by 1-4 family .....	-0.01			0.05	0.01	81	0.03	0.01	76	0.05	0.01	85	0.07	0.01	89
Revolving .....	-0.06			0.07	0.01	77	0.07	0.01	80	0.13	0.02	83	0.16	0.03	86
Closed-end .....	0			0.04	0.01	82	0.02	0	73	0.03	0	80	0.05	0.01	86
Commercial real estate loans .....	0.36			0.09	0.03	80	0.08	0.07	65	0.02	0.01	70	-0.03	0.01	16
Construction and land development .....	0.04			-0.01	0	28	0.01	0	73	0.10	-0.01	94	-0.22	-0.03	5
1-4 family .....	-0.01			0	0	15	0	0	26	0	0	83	-0.01	-0.01	18
Other .....	0.04			0	0	28	0.01	0	77	0.10	-0.01	94	-0.20	-0.02	4
Multifamily .....	0.14			0.01	0	91	0	0	86	0	0	29	0	0	28
Nonfarm nonresidential .....	0.55			0.15	0.05	82	0.13	0.11	70	0	0.02	28	0.05	0.02	73
Owner-occupied .....	-0.01			0.05	0.02	81	0.02	0.02	68	0.01	0.01	69	0.01	0.01	58
Other .....	0.56			0.10	0.03	86	0.11	0.08	73	-0.01	0.01	13	0.04	0.01	83
Real estate loans secured by farmland .....	-0.98			0.92	0.02	97	0.43	0.02	94	0.02	0.01	82	0.06	0	85
Commercial and industrial loans .....	0.25			0.26	0.46	41	0.37	0.47	48	0.16	0.37	32	0.19	0.31	46
Loans to individuals .....	0.29			0.83	1.41	39	0.61	1.13	39	0.73	1.17	40	0.86	1.16	52
Credit card loans .....	2.62			2.26	3.43	25	3.08	2.92	52	2.90	3.11	39	2.86	2.92	38
Agricultural loans .....	0			0	0.15	38	0	0.19	35	0	0.08	12	0	0.15	38
Loans to foreign governments and institutions .....					0			0			0		0		
Other loans and leases .....	0.44			0.71	0.13	94	0.97	0.15	93	0.32	0.15	77	0.22	0.14	73

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>														
30–89 days past due loans and leases .....	640,018		618,000		662,439		1,193,429		885,193					
90+ days past due loans and leases .....	1,077,227		535,755		859,208		667,517		418,690					
Nonaccrual loans and leases .....	2,242,057		1,156,650		1,893,299		963,112		893,608					
Total past due and nonaccrual loans and leases .....	3,959,302		2,310,405		3,414,946		2,824,058		2,197,491					
Restructured 30–89 days past due .....	12,330		6,064		6,768		15,605		16,773					
Restructured 90+ days past due .....	0		0		0		68		257					
Restructured nonaccrual .....	839,809		247,361		663,949		142,126		163,784					
Total restructured loans and leases .....	852,139		253,425		670,717		157,799		180,814					
30–89 days past due loans held for sale .....	1,440		533		1,407		391		9					
90+ days past due loans held for sale .....	65		933		41		4		515					
Nonaccrual loans held for sale .....	0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....	1,505		1,466		1,448		395		524					
Restructured loans and leases in compliance .....	224,047		228,704		232,226		218,751		228,337					
Other real estate owned .....	27,902		66,763		34,668		85,646		78,374					
<b>Other Assets</b>														
30–89 days past due .....	0		0		0		0		0					
90+ days past due .....	6,320		7,939		7,120		8,751		10,823					
Nonaccrual .....	1,076		4,220		2,036		5,228		6,991					
Total other assets past due and nonaccrual .....	7,396		12,159		9,156		13,979		17,814					
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases .....	0.66		0.63	0.36	80	0.67	0.39	82	1.31	0.43	92	1	0.44	90
90+ days past due loans and leases .....	1.11		0.55	0.13	86	0.87	0.12	92	0.73	0.15	88	0.47	0.17	84
Nonaccrual loans and leases .....	2.31		1.18	0.61	89	1.92	0.66	94	1.06	0.51	91	1.01	0.54	90
90+ days past due and nonaccrual loans and leases .....	3.42		1.73	0.80	89	2.79	0.85	93	1.79	0.71	92	1.48	0.75	89
30–89 days past due restructured .....	0.01		0.01	0.01	62	0.01	0.01	59	0.02	0.01	69	0.02	0.02	69
90+ days past due restructured .....	0		0	0.01	28	0	0.01	29	0	0.01	60	0	0.01	57
Nonaccrual restructured .....	0.86		0.25	0.13	80	0.67	0.13	96	0.16	0.14	61	0.19	0.16	63
30–89 days past due loans held for sale .....	0		0	0	85	0	0	82	0	0	82	0	0	75
90+ days past due loans held for sale .....	0		0	0	89	0	0	82	0	0	84	0	0	89
Nonaccrual loans held for sale .....	0		0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.66		0.63	0.37	80	0.67	0.40	82	1.31	0.43	92	1	0.44	90
90+ days past due assets .....	1.12		0.56	0.13	86	0.88	0.12	92	0.74	0.15	88	0.49	0.18	84
Nonaccrual assets .....	2.31		1.19	0.62	88	1.92	0.67	94	1.06	0.53	89	1.02	0.57	88
30+ days past due and nonaccrual assets .....	4.08		2.38	1.21	86	3.47	1.29	93	3.12	1.19	91	2.50	1.26	89
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	2.21		1.22	0.49	92	1.94	0.52	96	1.37	0.44	93	1.11	0.48	93
90+ days past due and nonaccrual assets + other real estate owned .....	2.23		1.27	0.52	92	1.96	0.55	94	1.44	0.48	92	1.17	0.52	92
<b>Restructured and Nonaccrual Loans and Leases</b>														
<b>+ OREO as Percent of:</b>														
Total assets .....	1.66		1.05	0.56	90	1.52	0.60	93	1.07	0.53	92	1.01	0.60	87
Allowance for loan and lease losses .....	159.12		89.01	65.48	80	124.80	66.66	86	122.08	115.41	63	119.41	118.28	55
Equity capital + allowance for loan and lease losses .....	13.70		8.29	4.83	84	12.09	4.97	92	7.65	4.28	85	7.39	4.79	78
Tier 1 capital + allowance for loan and lease losses .....	17.83		11.28	5.98	90	15.92	6.05	94	10.39	5.65	90	9.97	6.16	84
Loans and leases + other real estate owned .....	2.58		1.49	0.92	85	2.20	0.97	92	1.41	0.85	85	1.37	0.96	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.87			0.85	0.39	84	0.82	0.39	86	1.51	0.38	94	1.28	0.42	93
	90+ days past due .....		1.86			0.91	0.15	89	1.45	0.16	91	1.09	0.16	91	0.68	0.22	85
	Nonaccrual.....		3.16			1.34	0.63	88	2.54	0.76	93	1.03	0.46	89	1.10	0.57	84
Commercial and industrial	30–89 days past due .....		0.34			0.19	0.23	55	0.24	0.23	65	0.71	0.31	87	0.19	0.30	40
	90+ days past due .....		0.03			0.05	0.03	73	0.04	0.03	72	0.09	0.05	75	0.02	0.05	51
	Nonaccrual.....		1.34			1.04	0.75	71	1.23	0.75	78	1.52	0.83	80	1.05	0.76	70
Individuals	30–89 days past due .....		0.49			0.69	0.58	61	0.94	0.83	64	1.45	0.83	81	1.35	0.84	80
	90+ days past due .....		0.02			0.03	0.13	46	0.04	0.14	47	0.34	0.17	79	0.35	0.16	79
	Nonaccrual.....		0.69			0.90	0.22	90	0.81	0.28	89	0.34	0.17	76	0.41	0.23	74
Depository institution loans	30–89 days past due .....		0			0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0			0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0			0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0			0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0			0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.36			2.65	0.80	84	2.60	0.49	90	2.31	0.67	85	3.80	0.75	89
Foreign governments	30–89 days past due .....					0				0			0.07				0.01
	90+ days past due .....					0				0			0				0
	Nonaccrual.....					0.02				0.09			0.03				0.06
Other loans and leases	30–89 days past due .....		0.06			0.16	0.14	66	0.16	0.18	62	1.11	0.20	92	0.16	0.17	64
	90+ days past due .....		0			0	0.01	31	0	0.01	69	0.01	0.01	74	0	0.01	31
	Nonaccrual.....		1.06			0.80	0.15	91	0.63	0.15	89	1.22	0.13	97	0.93	0.14	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.05			1.40	0.60	84	1.18	0.65	82	2.73	0.67	95	2.36	0.71	94
	90+ days past due .....	5.04			2.43	0.29	91	3.84	0.33	92	2.90	0.31	91	1.62	0.46	86
	Nonaccrual .....	2.88			2.53	0.84	93	2.86	0.89	94	1.85	0.73	90	1.77	0.86	87
Revolving	30–89 days past due .....	0.41			0.78	0.40	82	0.58	0.48	59	0.59	0.45	64	0.41	0.50	41
	90+ days past due .....	0			0	0.03	31	0	0.03	30	0.02	0.05	61	0.07	0.05	69
	Nonaccrual .....	1.91			1.70	1.27	75	1.85	1.13	78	1.32	1	74	1.39	1.17	75
Closed-end	30–89 days past due .....	1.20			1.57	0.61	86	1.32	0.65	85	3.32	0.70	96	2.91	0.75	94
	90+ days past due .....	6.17			3.08	0.33	91	4.76	0.38	93	3.70	0.35	91	2.06	0.53	86
	Nonaccrual .....	3.09			2.76	0.81	93	3.10	0.87	94	2	0.70	91	1.87	0.84	87
Junior lien	30–89 days past due .....	0.01			0.01	0.02	44	0	0.02	36	0.02	0.02	57	0.02	0.03	48
	90+ days past due .....	0			0	0	63	0	0	32	0	0	75	0	0	66
	Nonaccrual .....	0.05			0.05	0.05	56	0.04	0.04	56	0.03	0.04	47	0.03	0.06	45
Commercial real estate	30–89 days past due .....	0.77			0.55	0.23	84	0.63	0.26	86	0.81	0.18	97	0.59	0.17	94
	90+ days past due .....	0.11			0.11	0.02	91	0.14	0.02	92	0.05	0.03	72	0.08	0.03	83
	Nonaccrual .....	3.33			0.70	0.43	77	2.37	0.62	96	0.54	0.23	84	0.65	0.28	91
Construction and development	30–89 days past due .....	1.75			0.61	0.24	85	0.68	0.28	81	1.36	0.28	91	0.75	0.21	90
	90+ days past due .....	0.05			0.26	0.01	97	0.05	0.01	90	0.04	0.02	82	0.17	0.02	93
	Nonaccrual .....	1.45			0.93	0.25	89	1.16	0.41	85	0.43	0.20	83	0.31	0.19	75
1–4 family	30–89 days past due .....	0.10			0.51	0.04	95	0.22	0.03	90	0.45	0.06	94	0.22	0.06	84
	90+ days past due .....	0			0	0	42	0.01	0	87	0	0	41	0	0	43
	Nonaccrual .....	0.22			0.07	0.04	82	0.04	0.03	74	0.06	0.02	83	0.03	0.02	72
Other	30–89 days past due .....	1.66			0.10	0.17	63	0.46	0.22	79	0.91	0.20	90	0.53	0.13	90
	90+ days past due .....	0.05			0.26	0	98	0.04	0	94	0.04	0.01	87	0.17	0.02	94
	Nonaccrual .....	1.23			0.86	0.18	90	1.12	0.35	86	0.37	0.17	86	0.28	0.15	77
Multifamily	30–89 days past due .....	0.03			0.14	0.08	75	0.07	0.09	63	0.86	0.08	95	0.09	0.10	65
	90+ days past due .....	0.22			0	0	87	0	0	45	0.02	0	88	0.16	0.01	95
	Nonaccrual .....	0.35			0.32	0.08	86	0.34	0.11	87	0.41	0.05	95	0.49	0.08	93
Nonfarm non-residential	30–89 days past due .....	0.47			0.61	0.20	86	0.72	0.23	87	0.58	0.14	95	0.60	0.17	96
	90+ days past due .....	0.12			0.08	0.02	85	0.21	0.02	93	0.06	0.03	76	0.03	0.03	69
	Nonaccrual .....	4.76			0.67	0.55	66	3.31	0.80	96	0.61	0.28	83	0.81	0.30	91
Owner Occupied	30–89 days past due .....	0.03			0.20	0.07	85	0.07	0.07	58	0.12	0.07	75	0.09	0.09	56
	90+ days past due .....	0.01			0.01	0.01	75	0.01	0	76	0	0.01	55	0.01	0.01	65
	Nonaccrual .....	0.56			0.41	0.24	72	0.53	0.27	82	0.40	0.16	85	0.37	0.17	81
Other	30–89 days past due .....	0.44			0.42	0.11	86	0.66	0.14	90	0.46	0.07	95	0.51	0.07	96
	90+ days past due .....	0.12			0.07	0.01	90	0.20	0.01	94	0.06	0.01	86	0.02	0.01	76
	Nonaccrual .....	4.20			0.26	0.24	61	2.78	0.44	95	0.21	0.10	80	0.43	0.13	90
Farmland	30–89 days past due .....	0.38			1.29	0.31	88	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0			0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	1.78			2.61	1.24	75	3.19	1.13	85	3.54	0.84	90	7.65	1.23	91
Credit card	30–89 days past due .....	0.82			0.83	0.90	47	1.10	0.95	59	1.08	1.19	35	1.13	1.22	39
	90+ days past due .....	0.51			0.67	0.76	45	0.64	0.63	47	0.76	0.78	50	0.73	0.73	49
	Nonaccrual .....	0			0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,617,063	1,531,130	1,555,887	1,852,413	3,128,992										
Retained earnings .....	14,219,996	13,123,866	13,673,724	12,820,916	11,516,672										
Accumulated other comprehensive income (AOCI) .....	-176,974	244,630	-63,032	-206,680	-420,081										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	15,660,085	14,899,626	15,166,579	14,466,649	14,225,583										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	4,599,553	4,608,791	4,603,584	4,614,499	4,678,820										
Accumulated other comprehensive income-related adjustments .....	-175,010	252,567	-60,373	-201,737	-414,048										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	11,235,542	10,038,268	10,623,368	10,053,887	9,960,811										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	11,235,542	10,038,268	10,623,368	10,053,887	9,960,811										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	1,250,000	1,250,000	1,250,000	1,250,000	1,234,608										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	1,250,000	1,250,000	1,250,000	1,250,000	1,234,608										
Less: Additional tier 1 capital deductions .....	51	51	51	51	1,649										
Additional tier 1 capital .....	1,249,949	1,249,949	1,249,949	1,249,949	1,232,959										
<b>Tier 1 Capital</b> .....	12,485,491	11,288,217	11,873,317	11,303,836	11,193,770										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	1,009,749	1,106,425	1,008,052	1,104,847	1,283,698										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	1,310,518	1,317,378	1,326,618	1,094,696	1,061,569										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	2,320,267	2,423,803	2,334,670	2,199,543	2,345,267										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	50	50	50	22,767	84,900										
Tier 2 capital .....	2,320,217	2,423,753	2,334,620	2,176,776	2,260,367										
Exited advanced approach tier 2 capital .....															
Total capital .....	14,805,708	13,711,970	14,207,937	13,480,612	13,454,137										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	150,706,845	136,433,397	144,646,733	122,513,033	118,025,351										
Less: Deductions from common equity tier 1 capital .....	4,599,604	4,608,842	4,603,635	4,614,550	4,680,469										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	146,107,241	131,824,555	140,043,098	117,898,483	113,344,882										
Total risk-weighted assets .....	104,763,577	105,625,164	106,255,688	103,298,443	98,336,897										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	10.72			9.50	11.98	9	10	12.35	15	9.73	12.11	15	10.13	12.09	18
Common equity tier 1 capital, column B .....	0			0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.92			10.69	12.72	18	11.17	13.08	21	10.94	12.78	23	11.38	12.85	32
Tier 1 capital, column B .....	0			0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.13			12.98	14.77	18	13.37	15.23	20	13.05	14.36	34	13.68	14.45	46
Total capital, column B .....	0			0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.55			8.56	9.03	39	8.48	9.13	33	9.59	9.76	52	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs .....				8.42			8.72			7.41			7.31		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....		16,855			16,921			16,909			16,537			25,039		-0.39	-48.43	
Total property and casualty assets .....		0			0			0			0			8,879			-100.00	
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....		16,855			16,921			16,909			16,537			16,160		-0.39	2.65	
Reinsurance recoverables (L/H) .....		0			0			0			0			0				
Separate account assets (L/H) .....																		
Total insurance underwriting equity .....		16,743			16,746			16,795			16,474			24,930		-0.02	-46.68	
Total property and casualty equity .....		0			0			0			0			8,856			-100.00	
Total life and health equity .....		16,743			16,746			16,795			16,474			16,074		-0.02	3.23	
Total insurance underwriting net income .....		41			57			172			182			169		-28.07	-86.29	
Total property and casualty .....		0			0			0			-14			26			-100.00	
Total life and health .....		41			57			172			196			143		-28.07	-46.75	
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			-100.00	
Unearned premiums (P/C) .....		0			0			0			0			0			-100.00	
Policyholder benefit and contractholder funds (L/H) .....		2			3			2			3			15		-33.33	-96.61	
Separate account liabilities (L/H) .....		0			0			0			0			0				
Insurance activities revenue .....		25,149			24,920			47,022			47,198			47,215		0.92	16.84	
Other insurance activities income .....		25,149			24,919			47,020			47,191			47,192		0.92	18.51	
Insurance and reinsurance underwriting income .....		0			1			2			7			23		-100.00	-100.00	
Premiums .....		0			1			2			6			23		-100.00	-100.00	
Credit related insurance underwriting .....		0			1			2			6			23		-100.00	-100.00	
Other insurance underwriting .....		0			0			0			0			0				
Insurance benefits, losses, expenses .....		63			110			105			145			206		-42.73	-53.68	
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0				
Life insurance assets .....		1,861,836			1,838,811			1,853,444			1,826,053			1,794,789		1.25	6.96	
<b>Analysis Ratios</b>																		
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Insurance underwriting assets / Consolidated assets .....	0.01		0.01	0	83	0.01	0	82	0.01	0.01	81	0.02	0.01	84				
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0		0	54.79	16	0	53.67	17	0	51.47	18	35.46	56.12	43				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100		100	45.21	83	100	46.33	82	100	48.53	81	64.54	43.88	56				
Separate account assets (L/H) / Total life assets .....	0		0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44				
Insurance activities revenue / Adjusted operating income .....	0.86		0.86	0.39	80	0.80	0.41	77	0.77	0.47	76	0.80	0.47	78				
Premium income / Insurance activities revenue .....	0		0	3.04	79	0	2.84	79	0.01	7.32	73	0.05	4.86	73				
Credit related premium income / Total premium income .....			100	40.01	80	100	38.23	81	100	34.91	83	100	44.54	78				
Other premium income / Total premium income .....			0	59.99	19	0	61.77	18	0	65.09	16	0	55.46	21				
Insurance underwriting net income / Consolidated net income .....	0		0.01	0.02	86	0.01	0.03	85	0.01	0.08	78	0.01	0.08	79				
Insurance net income (P/C) / Equity (P/C) .....				7.42			15.59			19.86			0.29	15.64	17			
Insurance net income (L/H) / Equity (L/H) .....	0.49		0.68	-31.13	35	1.02	3.62	30	1.19	5.13	27	0.89	1.99	38				
Insurance benefits, losses, expenses / Insurance premiums .....			11,000	620.37	95	5,250	447.82	90	2,416.67	233.61	92	895.65	160.49	96				
Reinsurance recovery (P/C) / Total assets (P/C) .....			0			0.07				0.15		0	0.17	43				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0		0	0	50	0	0	50	0	0.15	45	0	2.31	47				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0		0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	13.24		14.23	11.35	60	13.62	11.03	58	14.78	11.51	64	14.70	10.22	64				
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0		0		0		0		0		0		0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0		0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34				

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	152,542	196,824	169,521	167,428	172,161
Real estate loans.....	46,144	62,337	69,313	65,133	63,435
Commercial and industrial loans .....	55,294	66,632	49,288	73,541	108,726
Loans to depository institutions and other banks acceptances .....	0	0	0	93	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	51,104	67,855	50,920	28,661	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	899
Interest-bearing bank balances .....	14,547	68,151	80,752	67,066	47,255
Total selected foreign assets .....	167,089	264,975	250,273	234,494	220,315
Total foreign deposits .....	27,935	892,539	684,554	1,706,748	834,079
Interest-bearing deposits .....	0	892,539	684,554	1,706,748	834,079
Non-interest-bearing deposits.....	27,935	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	2.97			3.44	0.93	85	3.27	0.87	85	4.03	1.25	83	3.29	1.17	80
Cost: Interest-bearing deposits.....	0.08			0.52	0.59	53	0.35	0.42	53	1.58	1.19	73	1.31	0.97	75

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....			5.29			5.18			27.03			27.29			
Commercial and industrial loans .....			0.59			0.64			0.29			1.53			
Foreign governments and institutions .....			0			0			0			0			

## Growth Rates

Net loans and leases.....	-22.50		22.17	10.27	76	1.25	-2.40	64	-2.75	22.48	45	8.25	7.24	57	
Total selected assets.....	-36.94		23.10	5.10	76	6.73	2.04	58	6.44	12.40	60	9.54	3.24	68	
Deposits .....	-96.87		-35.70	10.22	10	-59.89	3.46	6	104.63	10.36	96	273.67	5	96	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		15,585,890	16,335,270	15,265,431	16,234,978	16,502,783	-4.59	-1.73
1–4 family residential loans .....		15,585,890	16,335,270	15,265,431	16,234,978	16,502,783	-4.59	-0.31
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		-100.00
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		10.35	11.71	10.70	13.54	13.74		
1–4 family residential loans .....		10.35	11.71	10.70	13.54	13.74		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		28.59	27.93	28.06	30.15	32.11		
1–4 family residential loans .....		3.29	3.68	3.52	4.16	4.57		
Home equity lines .....		0.47	0.48	0.49	0.58	0.53		
Credit card receivables.....		11.28	9.61	10.52	9.53	8.08		
Auto loans and other consumer loans.....		18.12	20.51	19.71	17.77	17.35		
Commercial and industrial loans .....		38.24	37.79	37.69	37.80	37.37		
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans .....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure .....	31.38	34.31	33.45	34.34	30.15		
<hr/>							
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
<b>30–89 Days Past Due Securitized Assets</b>						1-Year	5-Year
1–4 family residential loans .....	291,019	315,022	418,222	648,931	607,933	-7.62	-44.40
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		-100.00
Commcial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	291,019	315,022	418,222	648,931	607,933	-7.62	-45.23
<b>90+ Days Past Due Securitized Assets</b>						1-Year	5-Year
1–4 family residential loans .....	131,906	91,515	133,280	90,895	147,998	44.14	6.52
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		-100.00
Commercial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets .....	131,906	91,515	133,280	90,895	147,998	44.14	5.73
Total past due securitized assets.....	422,925	406,537	551,502	739,826	755,931	4.03	-35.54
<b>Net Losses on Securitized Assets</b>						1-Year	5-Year
1–4 family residential loans .....	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		0
Commercial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.87	1.93	2.74	4	3.68
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	1.87	1.93	2.74	4	3.68
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.85	0.56	0.87	0.56	0.90
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.85	0.56	0.87	0.56	0.90
Total past due securitized assets percent of securitized assets .....	2.71	2.49	3.61	4.56	4.58
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.52	1.76	2	3.66	3.29
Home equity lines .....	0.41	0.78	0.58	0.59	0.41
Credit card receivables .....	0.82	0.83	1.10	1.08	1.13
Commercial and industrial loans .....	0.34	0.19	0.24	0.71	0.19
All other loans and leases .....	0.63	0.54	0.65	0.97	0.68
Total managed loans past due 30–89 days .....	0.83	0.82	0.95	1.72	1.42
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	3.59	1.79	2.90	2.12	1.49
Home equity lines .....	0	0	0	0.02	0.07
Credit card receivables .....	0.51	0.67	0.64	0.76	0.73
Commercial and industrial loans .....	0.03	0.05	0.04	0.09	0.02
All other loans and leases .....	0.06	0.06	0.08	0.08	0.09
Total managed loans past due 90+ days .....	1.07	0.55	0.87	0.71	0.54
<b>Total Past Due Managed Assets .....</b>	<b>1.90</b>	<b>1.37</b>	<b>1.82</b>	<b>2.43</b>	<b>1.96</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.02	0.01	0.01	0.02
Home equity lines .....	-0.06	0.07	0.07	0.13	0.16
Credit card receivables .....	2.62	2.26	3.08	2.90	2.86
Commercial and industrial loans .....	0.25	0.26	0.37	0.16	0.19
All other loans and leases .....	0.32	0.29	0.26	0.17	0.13
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.22</b>	<b>0.21</b>	<b>0.22</b>	<b>0.13</b>	<b>0.12</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		450,106	450,455	650,695	922	958	-0.08	112426.50
Dividends .....		450,000	450,000	650,000	0	0	0.00	
Interest .....		106	455	695	922	958	-76.70	-73.50
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		200	344	59,083	894	837	-41.86	-20.63
Dividends .....		200	344	59,083	894	837	-41.86	-20.63
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....			0		2,025,000	1,250,000		
Dividends .....			0		2,025,000	1,250,000		
Interest .....						0		
Management and service fees .....						0		
Other income .....						0		
Total income from subsidiaries .....		450,306	450,799	709,778	2,026,816	1,251,795	-0.11	-16.71
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		841	1,634	4,122	5,386	751	-48.53	12.89
Total operating income .....		451,147	452,433	713,900	2,032,202	1,252,546	-0.28	-16.67
<b>Operating Expenses</b>								
Personnel expenses .....		2,827	2,855	5,493	4,828	4,553	-0.98	82.39
Interest expense .....		3,496	7,435	11,268	23,670	9,615	-52.98	
Other expenses .....		23,828	27,388	48,867	48,677	46,080	-13.00	40.99
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		30,151	37,678	65,628	77,175	60,248	-19.98	63.42
Income (loss) before taxes .....		421,421	414,153	647,982	1,955,042	1,192,170	1.75	-19.41
Applicable income taxes (credit) .....		-5,439	-8,977	-15,097	-17,413	-14,109		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		426,860	423,130	663,079	1,972,455	1,206,279	0.88	-19.37
Equity in undistributed income of subsidiaries .....		478,458	86,746	690,073	-43,306	711,801	451.56	354.92
Bank subsidiaries .....		475,474	59,353	693,894	0	0	701.10	
Nonbank subsidiaries .....		2,984	27,393	-3,821	27,800	17,931	-89.11	
Subsidiary holding companies .....		0	0	0	-71,106	693,870		-100.00
Net income (loss) .....		905,318	509,876	1,353,152	1,929,149	1,918,080	77.56	42.67
<b>Memoranda</b>								
Bank net income .....		925,474	509,353	1,343,894	0	0	81.70	
Nonbank net income .....		3,184	27,737	55,262	28,694	18,768	-88.52	
Subsidiary holding companies' net income .....		0	0	0	1,953,894	1,943,870		-100.00

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		16,976,780	93.69	16,210,052	93.39	16,554,505	94.08	0	0	4.73	
Common and preferred stock .....		16,976,591	93.69	16,210,052	93.39	16,554,287	94.08	0	0	4.73	
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		189	0	0	0	218	0	0	0		
Investment in nonbank subsidiaries .....		152,646	0.84	198,895	1.15	148,958	0.85	40,501	39,494	-23.25	167.70
Common and preferred stock .....		152,524	0.84	198,588	1.14	148,834	0.85	40,418	39,315	-23.20	168.14
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		122	0	307	0	124	0	83	179	-60.26	-12.86
Investment in subsidiary holding companies .....		0	0	0	0	0	0	16,017,300	15,799,563		-100.00
Common and preferred stock .....		0	0	0	0	0	0	16,017,300	15,799,563		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0				
Other receivables .....		0	0	0	0	0	0				
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		3,608	0.02	2,871	0.02	3,183	0.02	3,473	3,552	25.67	-58.20
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		888,558	4.90	862,152	4.97	805,632	4.58	960,350	897,491	3.06	-0.37
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	5,869	5,807		-100.00
Premises, furnishings, fixtures and equipment .....		3,679	0.02	3,781	0.02	3,730	0.02	3,834	3,909	-2.70	-9.32
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		93,995	0.52	78,709	0.45	79,352	0.45	54,811	51,856	19.42	60.60
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		18,119,266	100.00	17,356,460	100.00	17,595,360	100.00	17,086,138	16,801,672	4.39	6.31
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		775,379	4.28	789,914	4.55	783,193	4.45	770,211	755,710		-1.84
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0		
Other liabilities .....		90,768	0.50	91,197	0.53	93,541	0.53	69,813	50,009	-0.47	70.24
Balance due to subsidiaries and related institutions .....		532,815	2.94	530,244	3.06	531,343	3.02	529,465	535,762	0.48	2.67
Total liabilities .....		1,398,962	7.72	1,411,355	8.13	1,408,077	8	1,369,489	1,341,481	-0.88	144.46
Equity Capital .....		16,720,304	92.28	15,945,105	91.87	16,187,283	92	15,716,649	15,460,191	4.86	1.51
Perpetual preferred stock (income surplus) .....		1,250,000	6.90	1,250,000	7.20	1,250,000	7.10	1,250,000	1,231,500	0.00	1.50
Common stock .....		79,871	0.44	79,871	0.46	79,871	0.45	79,871	79,883	0.00	-0.14
Common surplus .....		6,620,528	36.54	6,599,069	38.02	6,617,404	37.61	6,593,539	6,579,342	0.33	-1.05
Retained earnings .....		14,030,215	77.43	12,919,345	74.44	13,444,428	76.41	12,820,916	11,516,672	8.60	59.41
Accumulated other comprehensive income .....		-176,974	-0.98	244,630	1.41	-63,032	-0.36	-206,680	-420,081		
Other equity capital components .....		-5,083,336	-28.05	-5,147,810	-29.66	-5,141,388	-29.22	-4,820,997	-3,527,125		
Total liabilities and equity capital .....		18,119,266	100.00	17,356,460	100.00	17,595,360	100.00	17,086,138	16,801,672	4.39	6.31
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		529,903	2.92	526,608	3.03	528,220	3	525,044	522,052	0.63	2.84
Notes payable to subsidiaries that issued TPS .....		529,903	2.92	526,608	3.03	528,220	3	525,044	522,052	0.63	2.84
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	11			6.43	4.33	65	8.46	7.29	62	12.29	9.68	80	12.28	10.40	73
Bank net income / Average equity investment in banks .....	11.04			9.51	4.55	80	10.31	7.45	76		10.51				11.19
Nonbank net income / Average equity investment in nonbanks .....	4.22			38.47	7.01	91	37.95	9.75	89	71.27	7.89	97	47.59	7.10	97
Subsidiary HCs net income / Average equity investment in sub HCs .....				0	5.62	24	0	7.01	12	12.23	8.55	67	12.55	8.78	79
Bank net income / Parent net income .....	102.23			99.90	91.35	28	99.32	88.16	28	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income .....	0.35			5.44	6.35	73	4.08	3.59	73	1.49	5.93	64	0.98	3.78	57
Subsidiary holding companies' net income / Parent net income .....				71.95			68.34			101.28	74	73	101.34	72.48	76
<b>Leverage</b>															
Total liabilities / Equity capital .....	8.37			8.85	20.37	37	8.70	20.06	34	8.71	20.43	37	8.68	20.88	36
Total debt / Equity capital .....	4.64			4.95	14.50	36	4.84	14.41	31	4.90	14.31	39	4.89	14.69	43
Total debt + notes payable to subs that issued TPS / Equity capital .....	7.81			8.26	16.78	39	8.10	16.67	34	8.24	16.36	43	8.26	17.10	41
Total debt + Loans guaranteed for affiliate / Equity capital .....	4.64			4.95	14.81	36	4.84	14.68	31	4.90	14.56	39	4.89	15.14	43
Total debt / Equity capital – excess over fair value .....	4.64			4.95	14.64	36	4.84	14.52	31	4.90	14.51	39	4.89	14.81	43
Long-term debt / Equity capital .....	4.64			4.95	13.39	36	4.84	13.56	32	4.90	13.04	40	4.89	13.37	43
Short-term debt / Equity capital .....	0			0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0			0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0			0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	29.93			17.70	29.33	38	19.42	34.67	33	14.30	28.44	35	11.09	28.63	34
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	102.44			102.91	103.11	52	103.19	102.81	55	102.17	103.22	47	102.45	103.10	50
Total investment in subs / Equity capital .....	102.45			102.91	110.49	39	103.19	110.16	39	102.17	111.07	34	102.45	112.48	37
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.23			0.45	0.67	54	0.38	0.47	52	0.18	0.36	46	0.20	0.35	49
Equity investment in subs – equity cap / Net income-div (X) .....	0.35			1.22	3.93	45	0.72	1.82	26	0.26	1.22	19	0.28	1.22	22
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	131.90			129.78	143.95	54	104.56	136.59	36	292.45	177.68	84	197.37	162.34	69
Cash from ops + noncash items + op expense / Op expense + dividend .....	133.65			135.03	154.33	53	107.04	147.24	29	294.36	190.27	82	199.64	174.91	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	124.99			71.36	148.07	24	78.02	134.08	14	109.45	116.34	52	-13.37	103.19	5
Pretax operating income + interest expense / Interest expense .....	12,154.38			5,670.32	2,733.67	84	5,850.64	2,016.32	87	8,359.58	1,968.54	91	12,499.06	2,898.75	89
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	4,145.51			2,448.21	1,374.36	81	2,354.09	1,539.23	81	4,094.20	1,632.83	88	3,655.96	1,369.37	87
Dividends + interest from subsidiaries / Interest expense + dividends .....	139.58			137.96	169.52	52	109.44	150.43	33	312.60	210.80	80	211.24	188.90	60
Fees + other income from subsidiaries / Salary + other expenses .....	0			0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	26.55			14.94	27.95	53	19.83	35.64	56	26.62	57.11	57	26.45	33.93	52
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.44			3.41	3.69	58	3.03	3.85	51	4.05	2.64	67	3.77	2.61	59
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....							0.05			0.10			0.04		0.24
Nonaccrual .....							0.97			1.03			0.54		6.54
Total .....							1.02			1.13			0.58		6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0			0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0			0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0			0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.10			0.14	2.90	50	0.11	2.66	51	0.22	5.62	52	0.24	5.50	54
Combined thrift assets (reported only by bank holding companies) .....	0			0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0.07			0.06	0.07	86	0.07	0.08	86	0.08	0.19	83	0.07	0.21	83

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	74.76			75.47	73.92	56	96.11	81.10	69	31.67	57.84	28	48.33	57.26	48
Dividends declared / Net income .....	35.25			62.63	60.26	57	47.10	42.29	58	32.38	33.08	50	30.39	27.33	52
Net income – dividends / Average equity.....	7.12			2.40	1.15	54	4.47	4.14	55	8.31	6.46	75	8.55	7.33	65
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	141.01			140.93	166.94	53	101.99	132.17	36	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries .....	0.06			0.11	3.69	61	9.27	3.41	82	0.14	7.53	43	0.14	7.13	52
Dividends from subsidiary holding companies.....	0			0	3.84	44	0	4.85	44	324.16	21.40	93	214.42	16.86	93
Dividends from all subsidiaries .....	141.07			141.03	205.70	45	111.26	174.85	29	324.30	260.40	74	214.56	215.26	54
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	48.62			88.35	82.59	54	48.37	60.28	42		66.55			60.71	
Interest income from bank subsidiaries.....	0.01			0.09	0.58	61	0.05	0.36	56		0.54			0.52	
Management and service fees from bank subsidiaries .....	0			0	3.18	35	0	1.47	37		1.55			1.88	
Other income from bank subsidiaries.....	0			0	0.01	46	0	0	46		0			0	
Operating income from bank subsidiaries.....	48.64			88.44	98.26	50	48.42	62.88	39		69.36			63.43	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	6.28			1.24	52.25	44	106.91	56.39	79	3.12	82.95	24	4.46	51.40	35
Interest income from nonbank subsidiaries.....	0			0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0			0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0			0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	6.28			1.24	78.35	26	106.91	79.84	72	3.12	150.41	11	4.46	99.33	19
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....					55.04			43.51		103.64	61.23	73	64.30	48.56	61
Interest income from subsidiary holding companies .....					15.38			8.40		0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....					0.95			0.44		0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....					2.24			0.01		0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....					73.61			55.20		103.64	76.49	53	64.30	61.19	50
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.75			99.46	66.84	70	91.05	69.76	45	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.02			0.10	1.06	57	0.10	0.63	56	0.05	0.80	49	0.08	0.92	55
Management and service fees from bank subsidiaries .....	0			0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0			0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.77			99.56	81.90	56	91.15	82.20	32	0.05	78.80	7	0.08	74.20	9
Dividends from nonbank subsidiaries .....	0.04			0.08	2.05	66	8.28	1.95	86	0.04	2.65	42	0.07	2.57	51
Interest income from nonbank subsidiaries.....	0			0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0			0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0			0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.04			0.08	6.25	50	8.28	4.70	80	0.04	7.29	27	0.07	7.64	32
Dividends from subsidiary holding companies.....	0			1.08	45	0	2.53	44	99.65	4.52	99	99.80	5.15	99	
Interest income from subsidiary holding companies .....	0			0.17	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0			4.06	42	0	4.56	42	99.65	6.08	96	99.80	6.79	98	
Loans and advances from subsidiaries / Short term debt.....				237.31			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt .....	68.34			66.67	33.86	77	67.44	27.08	81	68.17	28.33	80	69.08	26.53	79